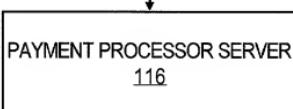
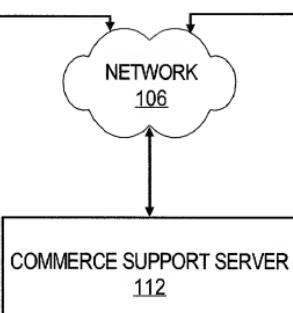


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117
Bank Network or
Clearinghouse

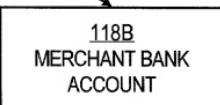
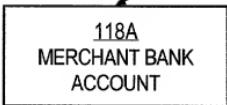


FIG. 1A

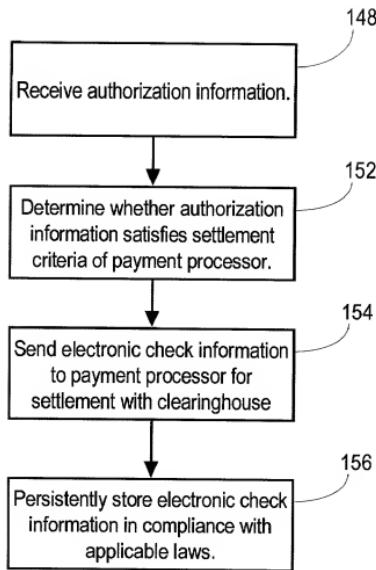


FIG. 1B

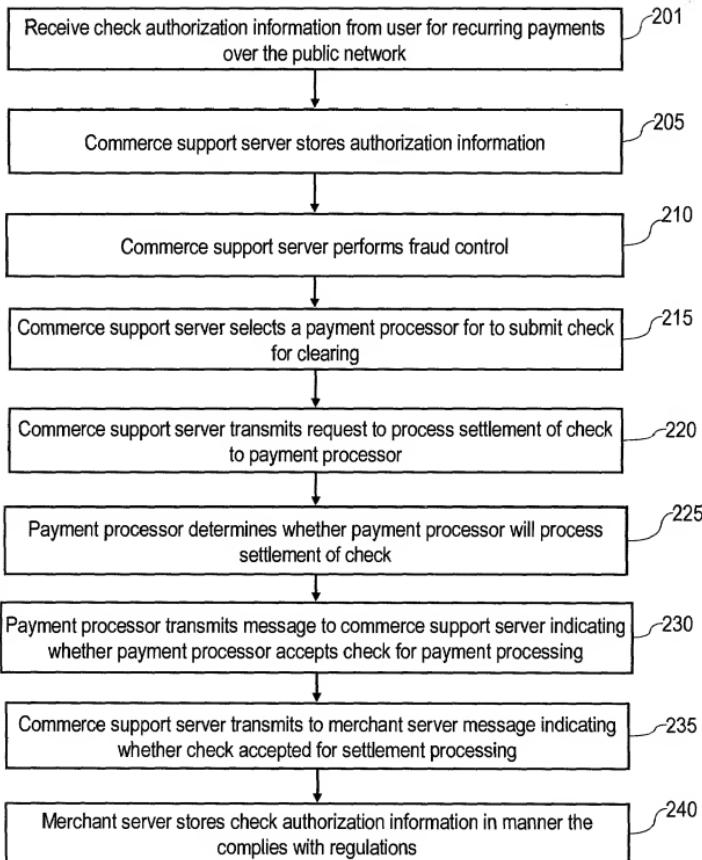


FIG. 2A

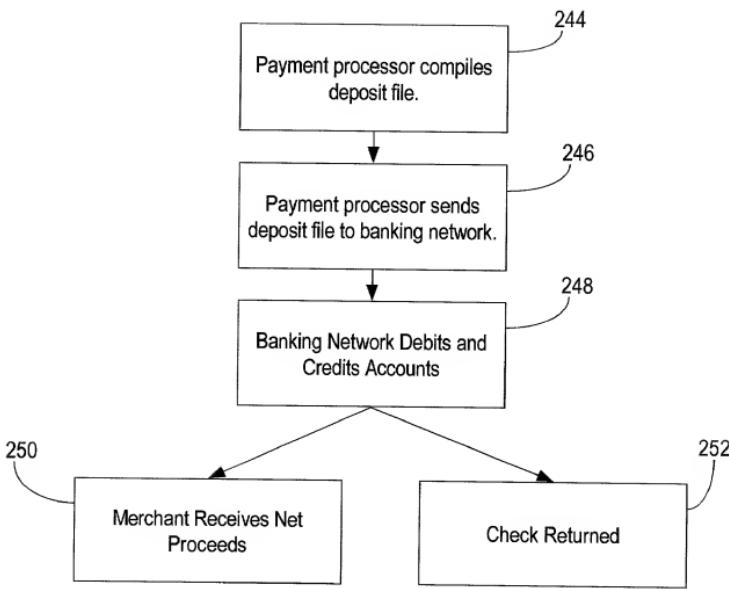


FIG. 2B

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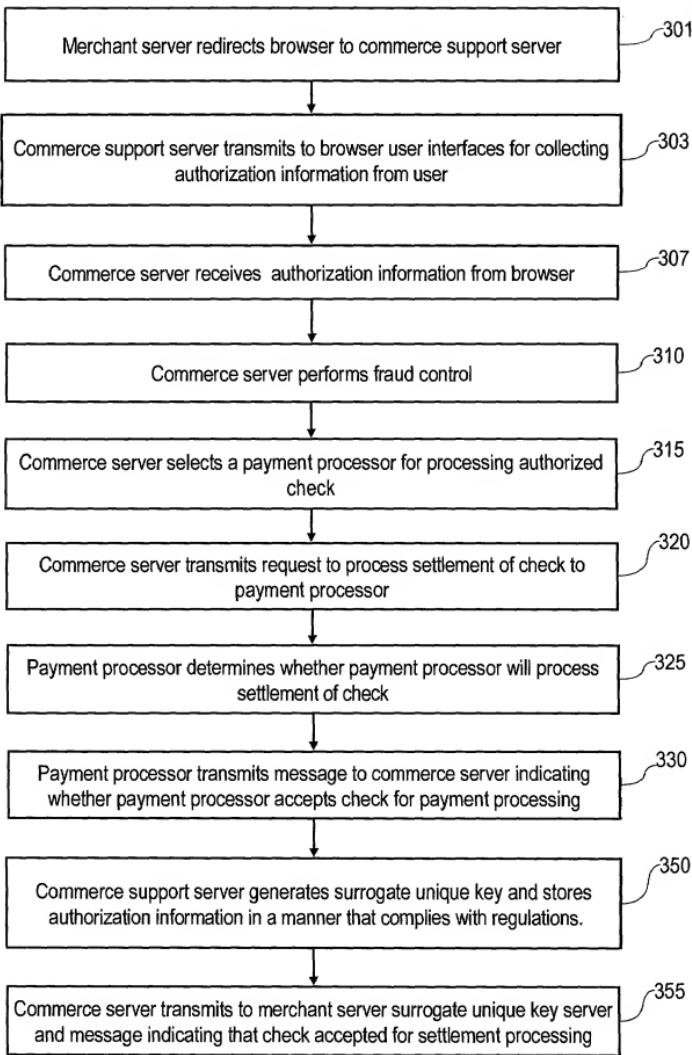


FIG. 3

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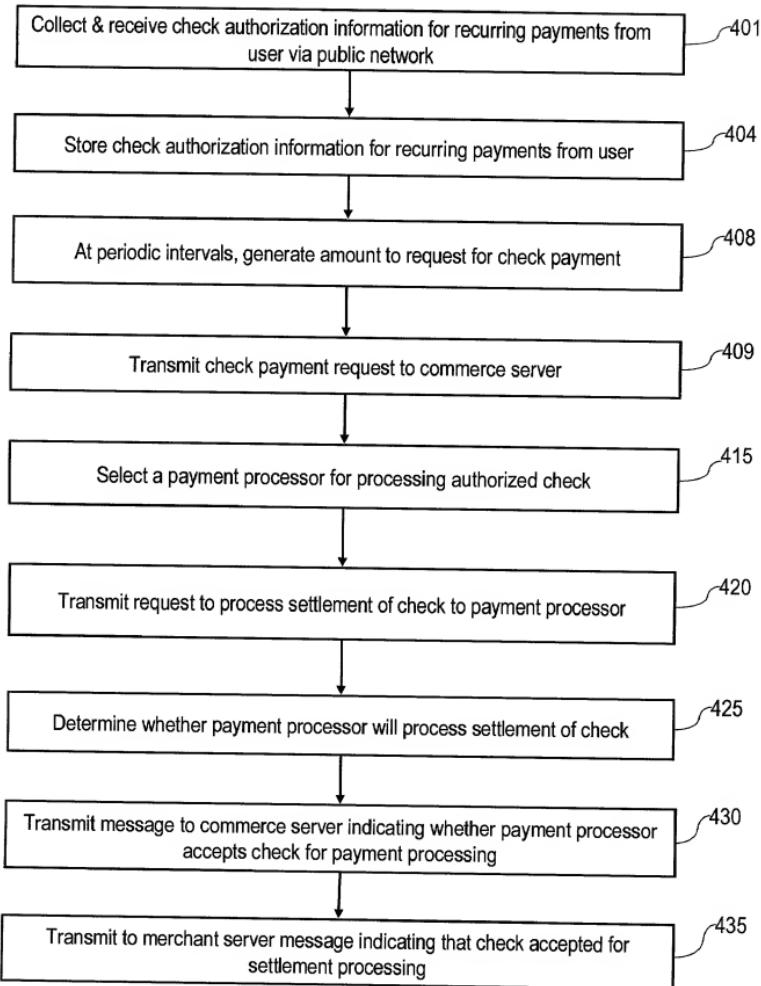


FIG. 4

FIGURE 5

